

Information to identify the case:

Debtor 1	Kimberly T Doherty	Social Security number or ITIN	xxx-xx-0048
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24809-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly T Doherty

6/7/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kimberly T Doherty
 Debtor

Case No. 18-24809-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db +Kimberly T Doherty, 665 Patterson Avenue, Bridgeville, PA 15017-1909
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14965467 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 14965471 +Comenitycapital/fe2lcc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14965476 +Dovenmuehle/Plaza Home Mtg, Attn: Bankruptcy, 1 Corporate Dr Ste 360,
 Lake Zurich, IL 60047-8945
 14965477 +Family Behavioral Resources Inc, 4900 Perry Highway, Bldg. 2, Suite 200,
 Pittsburgh, PA 15229-2220
 14965478 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14965480 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 14965483 +James D. Wunderlich, DC, LLC, 110 Fort Couch Road, Ground Floor, Pittsburgh, PA 15241-1030
 14965485 Medexpress Urgent Care, PC Pennsylvania, PO Box 7964, Belfast, ME 04915-7900
 14965487 +Midwest Recovery Systems, Po Box 899, Florissant, MO 63032-0899
 14965488 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 14965489 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
 14965490 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 14965491 +Preferred Primary Care Physicians, Patient bill Processing center, PO Box 105138,
 Atlanta, GA 30348-5138
 14965493 St Clair Hospital, PO Box 604831, Pittsburgh, PA 15264-0831

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRSHEARER.COM Jun 08 2019 07:13:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:37:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14965462 +E-mail/Text: banko@acsnv.com Jun 08 2019 03:37:40 Allied Collection Services,
 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194
 14965463 +EDI: GMACFS.COM Jun 08 2019 07:13:00 Ally Financial, Bankruptcy Department,
 PO Box 380901, Minneapolis, MN 55438-0901
 14965466 E-mail/Text: bankrupt@choicerecovery.com Jun 08 2019 03:36:39 Choice Recovery,
 1550 Old Henderson Road, Suite 100, Columbus, OH 43220
 14965464 +EDI: CAPITALONE.COM Jun 08 2019 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14965465 +EDI: CHASE.COM Jun 08 2019 07:13:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14965468 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14965469 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenity Bank/Torrid, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14965470 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenitybank/hottpic, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14965472 +EDI: CCS.COM Jun 08 2019 07:13:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 14965473 +EDI: CCUSA.COM Jun 08 2019 07:13:00 Credit Collections USA, LLC, 16 Distributor Drive,
 Suite 1f, Morgantown, WV 26501-7209
 14965474 +EDI: RCSFNBMARIN.COM Jun 08 2019 07:13:00 Credit One Bank, Attn: Bankruptcy,
 Po Box 98873, Las Vegas, NV 89193-8873
 14965475 +EDI: DCI.COM Jun 08 2019 07:13:00 Diversified Consultants, Inc., Attn: Bankruptcy,
 Po Box 551268, Jacksonville, FL 32255-1268
 14965479 +EDI: BLUESTEM Jun 08 2019 07:13:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
 Saint Cloud, MN 56395-1250
 14965481 +EDI: PHINGENESIS Jun 08 2019 07:13:00 Genesis Bc/celtic Bank, Attn: Bankruptcy,
 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
 14965482 +EDI: IIC9.COM Jun 08 2019 07:13:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 14965484 +E-mail/Text: bncnotices@becket-lee.com Jun 08 2019 03:36:50 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14965486 +EDI: MERRICKBANK.COM Jun 08 2019 07:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14965592 +EDI: PRA.COM Jun 08 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14965492 +EDI: DRIV.COM Jun 08 2019 07:13:00 Santander Consumer USA, Attn: Bankruptcy,
 Po Box 961245, Fort Worth, TX 76161-0244
 14965494 E-mail/Text: PFS.Analyst@stclair.org Jun 08 2019 03:37:43 St Clair Hospital,
 PO Box 640831, Pittsburgh, PA 15264-0831
 14965495 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14965496 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14965497 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: mgut
Form ID: 318

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Total Noticed: 43

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14965498 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14965499 +EDI: VERIZONCOMB.COM Jun 08 2019 07:13:00 Verizon Wireless,
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert G. Young on behalf of Debtor Kimberly T Doherty rgyounglaw@msn.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6